9/20/13 11:37:48 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

## SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 22, 2007, Mandi Hillenburg, a single woman, executed a certain deed of trust to Anthony David Neal, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Home Loan Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,744 at Page 671; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated August 1, 2013 and recorded in Book 3,695 at Page 241 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated August 14, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3,698 at Page 16; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 3, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 181, Section A, Revised Southaven Subdivision, situated in Section 14, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 2, Pages 4-5, in the Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 6th day of September, 2013.

Shapiro & Massey, LLO SUBSTITUTED TRUSTEE

10313

Shapiro & Massey, LLC 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

1309 Town Country Southaven, MS 38671 13-007879BE

Publication Dates: September 12, 19 and 26, 2013

## STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of February, 2007, and acknowledged on the 23rd day of February, 2007, Ruby I. Eader, a Single Person, executed and delivered a certain Deed of Trust unto Ashley Young, Trustee for National City Mortgage, a division of National City Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2666 at Page 767; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to U.S. Bank N.A. by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2710 at Page 547; and

WHEREAS, on the 14th day of June, 2013, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3664 at Page 406; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 3rd day of October, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 302, Stone Creek Subdivision, Phase C of Plum Point Villages Planned Unit Development, in Section 1, Township 2 South, Range 8 West, and Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 67, Page 34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of July, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ccm/F12-1619

PUBLISH: 9-12-13/ 9-19-13/ 9-26-13

10-3-13

#### STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of May, 2006 and acknowledged on the 15th day of May, 2006 Mark Swanson, as husband and wife Vicki L. Swanson, executed and delivered a certain Deed of Trust unto Lenders Title & Escrow, LLC, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Southpoint Financial Services, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2476 at Page 377; and

WHEREAS, on 24th day of April, 2013 Mortgage Electronic Registration Systems, Inc. as nomine for Southpoint Financial Services, Inc., assigned said Deed of Trust unto CitiMortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in Dk T Book 3630 at Page 700

WHEREAS, on the 2nd day of August, 2013 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3691 at Page 378; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 3rd day of October, 2013 I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 29, Section "B" Revised, Jeffries Hills Subdivision, situated in Section 4, Township 2 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Book 30, Pages 17-18, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of August, 2013.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

jsd/F13-1145

# 3/27/13 9:07:16 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

#### Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 10th day of May, 2002 and acknowledged on the 10th day of May, 2002 Brenda M. Scott aka Brenda Marie Scott, a single person, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1504 at Page 0165; and

WHEREAS, on the 30th day of July, 2010 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3195 at Page 113; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 3rd day of October, 2013 I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 415, Section D, Buena Vista Lakes Subdivision, located in Section 14, Township 4 South, Range 8 West, in DeSoto County, Mississippi as shown on plat of record in Plat Book 5, Pages 40-43, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is made for a more particular description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 22nd day of August, 2013.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

jsd/F10-1995

#### STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 12th day of September, 2008 and acknowledged on the 12th day of September, 2008 Lottie L Brown an unmarried woman, executed and delivered a certain Deed of Trust unto Charles E. Tonkin, II, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Investors Group, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2947 at Page 565; and

WHEREAS, on 22nd day of December, 2010 Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Investors Group, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3257 at Page 716; and

WHEREAS, on the 6th day of January, 2011 the Holder of said Deed of Trust substituted and appointed Sean A. Southern by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3267 at Page 458; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 3rd day of October, 2013 I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 35 of Section B, Trinity Park PUD, situated in Section 9, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 104, Pages 14 and 15, and Slide A-33, in the office of the Chancery Clerk of Desoto County, Mississippi. Being the same property conveyed to the Grantors by deed being recorded simultaneously herewith.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 20th day of August, 2013.

Sean A. Southern Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

isd/F10-3300

#### STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 7th day of September, 2007 and acknowledged on the 7th day of September, 2007 Jerry L. Meggs, Jr. joined herein by April Meggs, executed and delivered a certain Deed of Trust unto Watkins, Ludlam, Winter & Stennis, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for E-Loan Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2786 at Page 229; and

WHEREAS, on 6th day of December, 2011 Mortgage Electronic Registration Systems, Inc., as nominee for E-Loan Inc., assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3376 at Page 96; and

WHEREAS, on the 30th day of July, 2013 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3687 at Page 771; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 3rd day of October, 2013 I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 3, Davidson Park Subdivision, situated in Section 25, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 98, Pages 20-21, Chancery Clerk's Office, Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 15th day of August, 2013.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F11-2424

#### STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of April, 2011 and acknowledged on the 20th day of April, 2011 Jeffrey L. Ryder, a married person, joined herein by Nina Ryder aka Nina K. Ryder, executed and delivered a certain Deed of Trust unto Jeffrey Wagner, Trustee for Wells Fargo Bank, NA, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3301 at Page 163; and

WHEREAS, on the 2nd day of August, 2013 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3691 at Page 380; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 3rd day of October, 2013 I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 40, Phase 1, Heritage Hills PUD, located in Section 26, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 42, Page 7, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.

Being the same property conveyed by Warranty Deed of record in Book 599, Page 676, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of August, 2013.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

jsd/F13-0069

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of October, 1994 and acknowledged on the 28th day of October, 1994 Ronald Bain Dodge and Terri Sue Dodge, husband and wife, executed and delivered a certain Deed of Trust unto Norwest Mortgage Closing Serv, Trustee for Norwest Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 734 at Page 179; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, National Association , as Trustee for GS Mortgage Participation Securities, Series 1999-3, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3476 at Page 306; and

WHEREAS, on the 21st day of February, 2002 the Holder of said Deed of Trust substituted and appointed John C Morris, III by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1464 at Page 204; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 3rd day of October, 2013 I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 192, Section "C", Twin Lake Subdivision, in Section 6, Township 2 South, Range 8 West, Desoto County, Mississippi, as shown by plat thereof recorded in Plat Book 8, Pages 41-43, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of August, 2013.

John C Morris III Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

jsd/F02-0040

### TRUSTEE'S NOTICE OF SALE

Default having been made in the payment of the debt and obligations secured to be paid in that a certain deed of trust executed the 18th day of April, 2011, by James Neal Brown and wife, Lori Brown, to James W. Amos, Trustee, for the benefit of James Keith Hornsby, and as said Deed of Trust appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Real Estate Deed of Trust Book 3294, Page 89; and,

WHEREAS, the owner of the debt secured having requested the undersigned to execute the trust and to sell said land and property described in said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney fees, trustee's fees, and expenses of sale, all of said indebtedness having matured by default in the terms of said deed of trust, I, James W. Amos, Trustee, will, on the 3rd day of October, 2013, offer for sale at public outcry and sell within legal hours, between the hours of 11:00 a.m. and 4:00 p.m., at the main East door of the County Courthouse of DeSoto County, Hernando, Mississippi, for cash to the highest and best bidder the following described land and property lying and situated in DeSoto County, Mississippi, and being more particularly described as follows:

Lot 1, McIngvale Meadows, in Section 32, Township 3 South, Range 7 West, more particularly described in Plat Book 1, Page 34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will convey only such title as is vested in me as Trustee.

WITNESS my signature this the 4th day of September, 2013.

JAMES W. AMOS, Trustee

10-3-13

Publication dates: September 10, 2013, September 17, 2013, September 24, 2013 and October 1, 2013.

Return proof and statement to:

James W. Amos, Attorney at Law 2430 Caffey St., Hernando, MS 38632

Phone: 662-429-7873

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

#### STATE OF MISSISSIPPI COUNTY OF DE SOTO

WHEREAS, on February 7, 2002, Robert R Hatten and Carlene W. Hatten executed and delivered a certain Deed of Trust unto R. Grattan Brown, Jr. and Charles A. Neale, Trustee for the benefit of National Bank of Commerce, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 1469, Page 137; and

WHEREAS, the holder of said Deed of Trust substituted and/or appointed Priority Trustee Services of Mississippi, LLC., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk; Book 3698, Page 730 and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on October 3, 2013, the Substitute or Appointed Trustee shall, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

All the parcel of land in City of Olive Branch DeSoto County, State of Mississippi, as more fully described in Deed Book 374, page 609, ID# 10632, being known and designated as Lot 64, Section C, Whitten Place, Filed in Plat Book 28 page 25-27. Lot 64, Section C, Whitten Place Subdivision, in Section 27, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 28 Page 25, in the Office of the Chancery Clerk of DeSoto County, Mississippi. By fee simple Deed from Tony E. Appleton and Sylvia J. Appleton, husband and wife as set forth in Deed Book 374, page 609 dated 06/12/2000 and recorded 06/16/2000, DeSoto County Records, State of Mississippi.

Property is being sold "as-is where-is".

WITNESS MY SIGNATURE, this the Fourth day of September, 2013

1-3-13

Lacey Griffeth, Assistant Vice President Priority Trustee Services of Mississippi, LLC.

1587 Northeast Expressway Atlanta Georgia, 30329

770-234-9181 File No.: 1194513

PUBLISH: 09/12/2013,09/19/2013,09/26/2013

File No.: 1194513

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 19th day of May, 2006 and acknowledged on the 19th day of May, 2006 Todd Hicks aka Todd N. Hicks, an Unmarried Man, executed and delivered a certain Deed of Trust unto ReconTrust Company, NA, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2479 at Page 224

WHEREAS, on the 12th day of August, 2013 by various assignments on record said Deed of Trust was ultimately assigned to U.S. Bank, National Association, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2006-CW2 by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3700 at Page 310; and

WHEREAS, on the 20th day of August, 2013 the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 3rd day of October, 2013 I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto. County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

A parcel of land being part of the Southeast quarter of Section 16, Township 2 South, Range 6 West, Desoto County, Mississippi and being more particularly described as follows to wit: Commencing at the Southeast corner of the Southwest quarter of Section 16, Township 2 South, Range 6 West; thence North 07 degrees 33 minutes 54 seconds West, a distance of 1,000.28 feet to a point; thence south 90 degrees 00 minutes 00 seconds West, a distance of 348.43 feet to a ½ inch rebar found at the Southeast corner of tract one (as recorded in deed book 378, page 253); thence South to 88 degrees 06 minutes 46 seconds West a distance of 45.62 feet to a point on the south line of tract 1, said point being the point of beginning for the following tract; thence South 88 degrees 06 minutes 46 seconds West, a distance of 167.74 feet to ½ inch rebar found at the Southwest corner of said tract 1; thence north 01 degrees 53 minutes 14 seconds west, a distance of 210.00 feet to a p.k. nail found in Dunn Lane, thence North 88 degrees 06 minutes 46 seconds East, a distance of 164.16 feet to a point in Dunn Lane, thence South 02 degrees 52 minutes 05 seconds East, a distance of 210.03 feet to the point of beginning and containing 0.80 acres, subject to existing easements, right-of-way for Dunn Lane Subdivision and zoning regulations in effect in Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of September, 2013.

Michael Jedynak Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

#### SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 26, 2002, Robert Cohea and his wife, Kristie Cohea, executed a certain deed of trust to Taylor, Jones, & Alexander Law Off., Trustee for the benefit of First Franklin Financial Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1495 at Page 317; and

WHEREAS, said Deed of Trust was subsequently assigned to Residential Credit Solutions, Inc. by instrument dated September 20, 2010 and recorded in Book 3226 at Page 217 of the aforesaid Chancery Clerk's office; and

WHEREAS, Residential Credit Solutions, Inc. has heretofore substituted J. Gary Massey as Trustee by instrument dated October 3, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3351 at Page 528; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Residential Credit Solutions, Inc., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on October 3, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 484, Section "E", CARRIAGE HILLS SUBDIVISION in Section 23, Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 4, Pages 17 and 18 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 6th day of September, 2013.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

8041 West Farmington Horn Lake, MS 38671 11-003528BE